I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on September 23, 2008.

TOWNSEND and TOWNSEND and CREW LLP

By: /Sandra Lee Bourassa, PLS/
Sandra Lee Bourassa, PLS

AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE –
EXAMINING GROUP 3694

PATENT
Attorney Docket No.: 020375-042300US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Paul Turgeon

Application No.: 10/680,081

Filed: October 6, 2003

For: METHODS AND SYSTEMS FOR TRANSFERRING FUNDS TO DIRECT-DEPOSIT ACCOUNTS

Customer No.: 20350

Confirmation No.: 9924

Examiner: John H. Holly

Art Unit: 3694

AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 3694

DO NOT ENTER AFTER FINAL AMENDMENT.

Mail Stop **AF**
Commissioner for Patents
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Alexandria, VA 22313-1450

/J.H./

09/30/2008

Sir:

In response to the Final Office Action mailed July 23, 2008 on the above-referenced application, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 8 of this paper.